

FIGURE 1

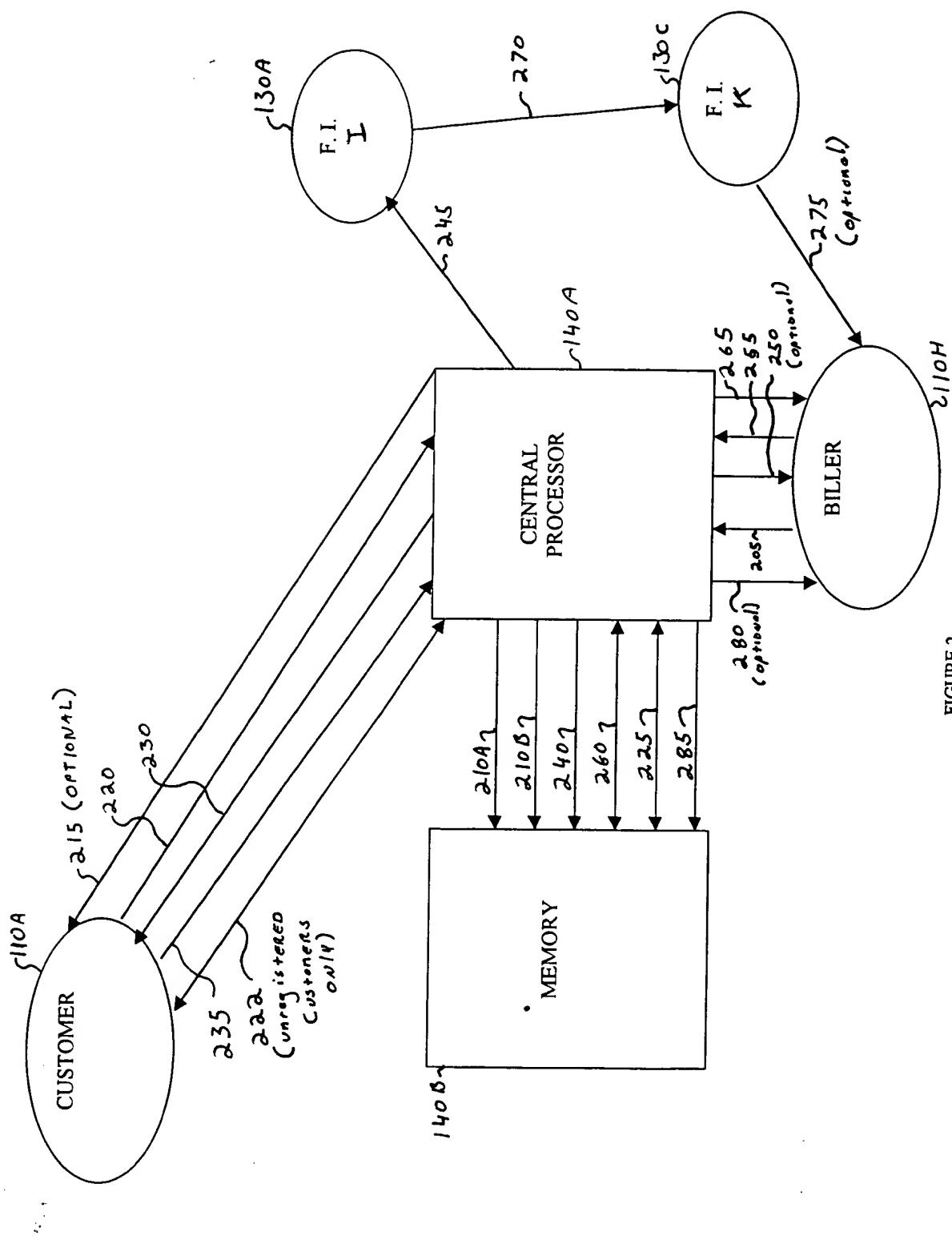


FIGURE 2

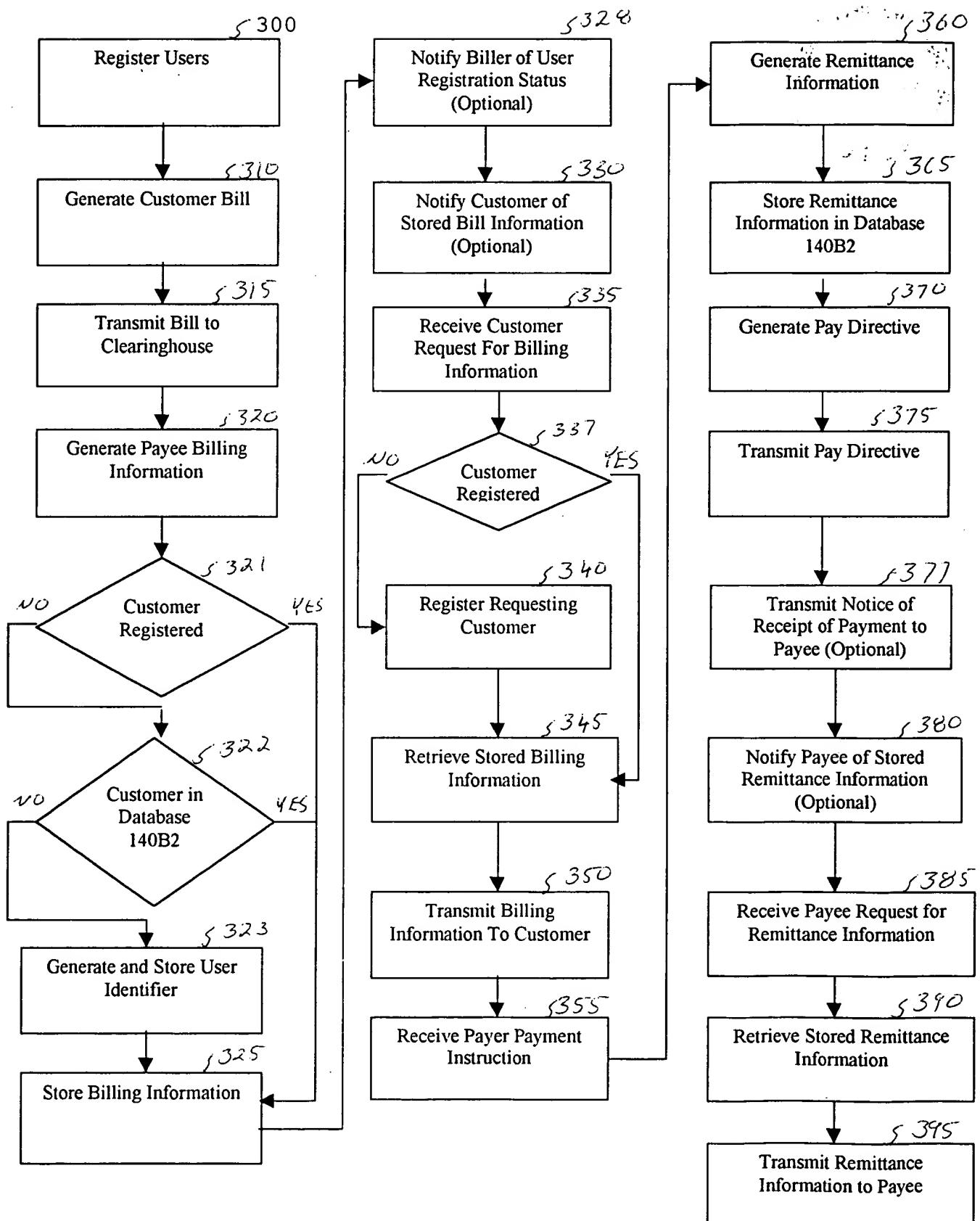


FIGURE 3

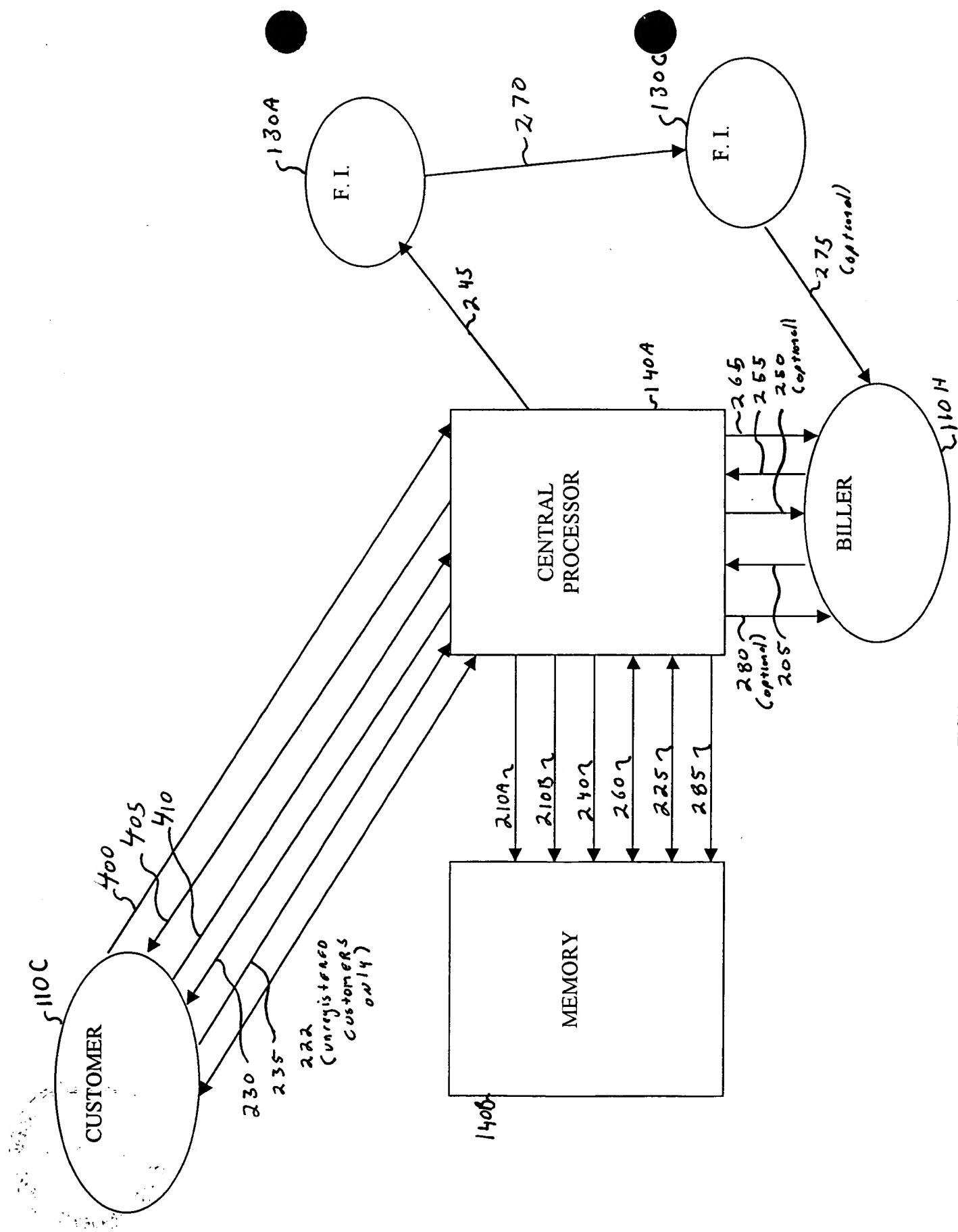


FIGURE 4

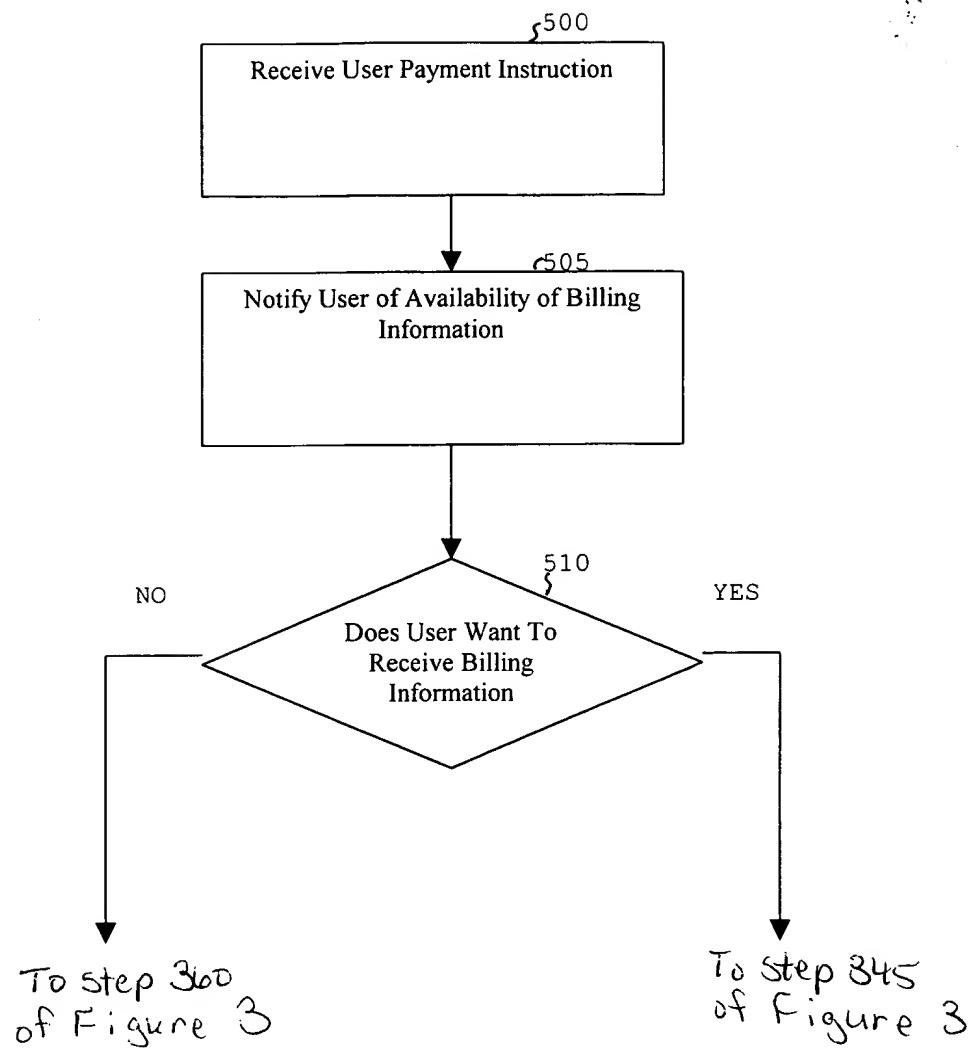


FIGURE 5

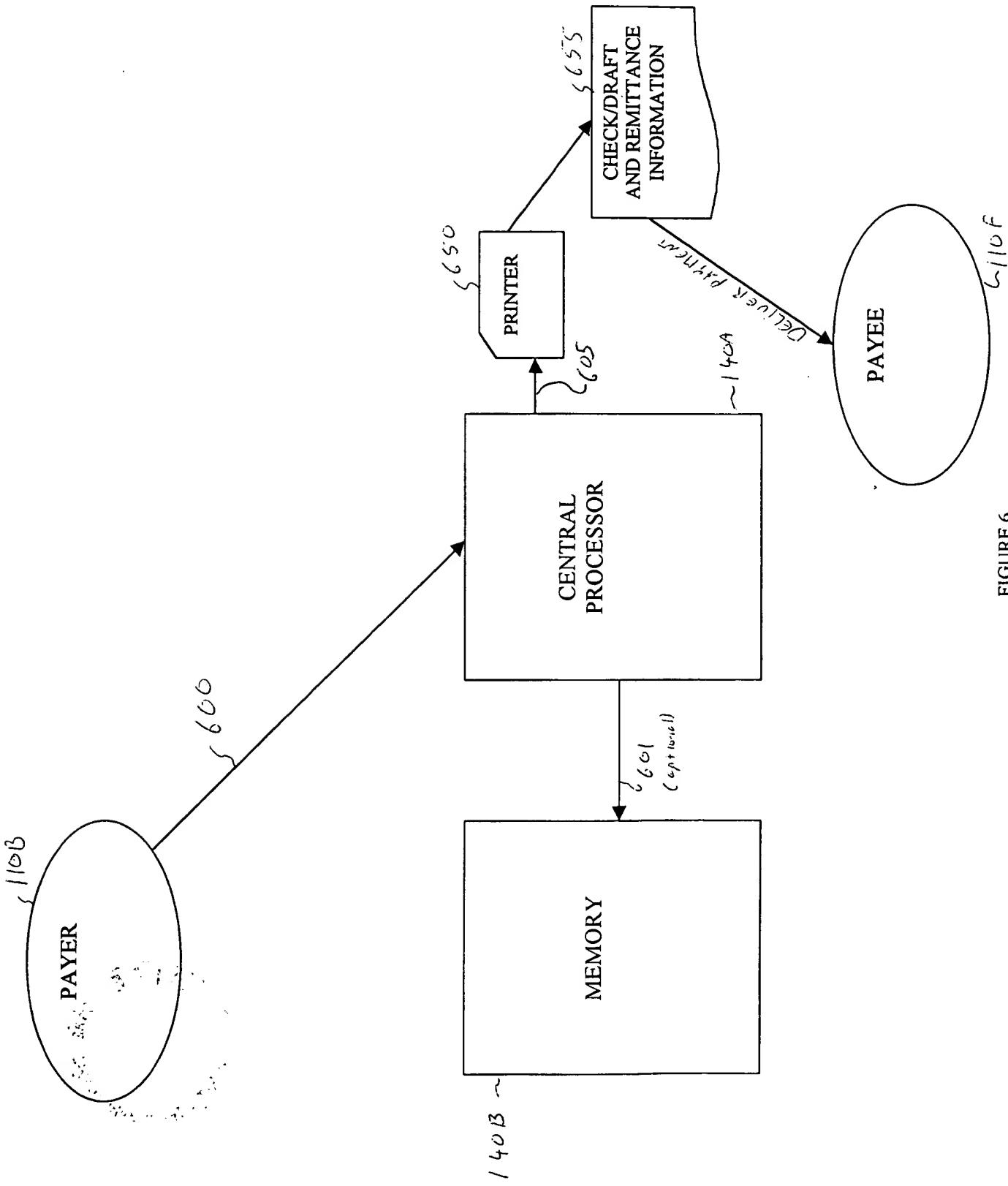


FIGURE 6

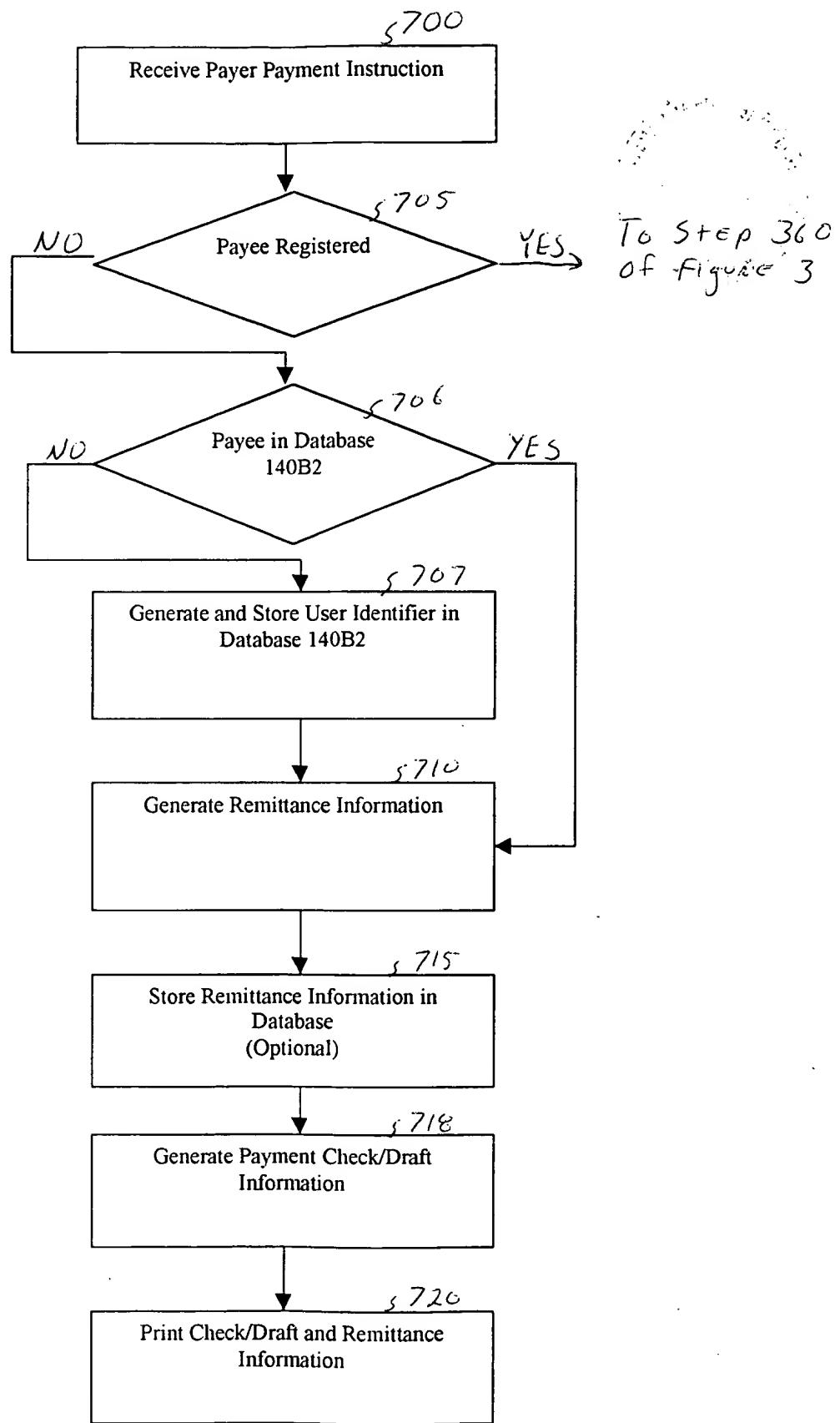


FIGURE 7

800

Payee/Payer Identifies	Reg	FI Identifier	Billing Information	Remittance Information
A	Y	I PA DA	YES	YES
B	Y	J PA	NO	NO
C	Y	K PA DA	YES	NO
D	N	UNKNOWN	YES	NO
E	Y	L DA PA	NO	YES
F	N	UNKNOWN	NO	YES
G	N	UNKNOWN	YES	YES
H	Y	K PA DA	YES	YES
I	Y	I PA DA	YES	YES
J	Y	J PA DA	YES	YES
K	Y	K PA DA	YES	YES
L	Y	L PA DA	YES	YES
n				

805 810 815 820 825

Figure 8

905 ↗ 910 ↗

Registered User/Biller Identifiers	Billing Information
User A	Yes
User E	Yes
User H	Yes
User I	Yes
User J	Yes
User K	Yes
User L	Yes
n	n

FIGURE 9

From Step 325 of Figure 3

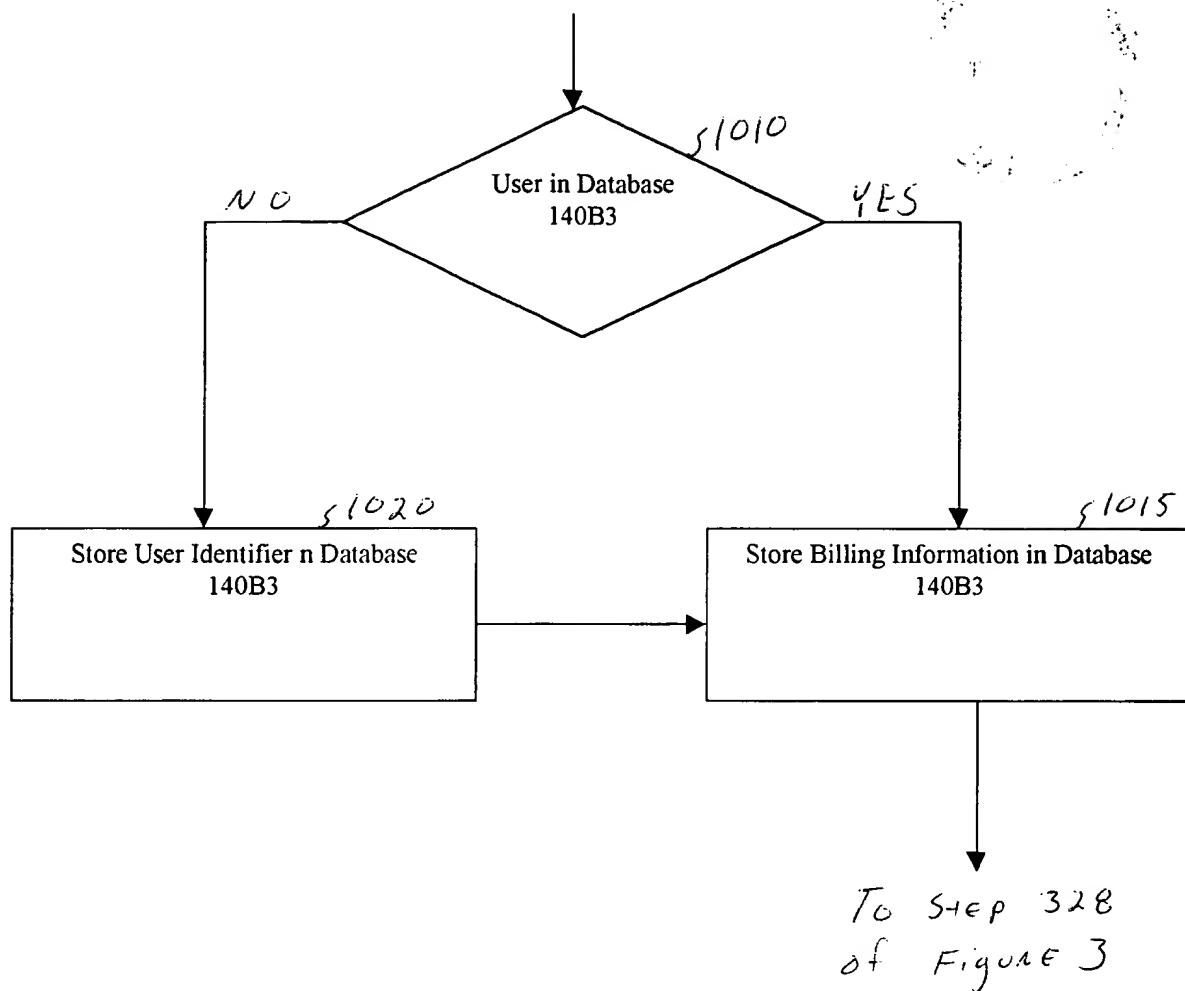


FIGURE 10

1105 1110

Registered User/Customer Identifiers	Billing Information
User A	Yes
User C	Yes
User G	Yes
User H	Yes
User I	Yes
User K	Yes
User L	Yes
n	n

FIGURE 11

From "YES" of Step 321 of Figure 3

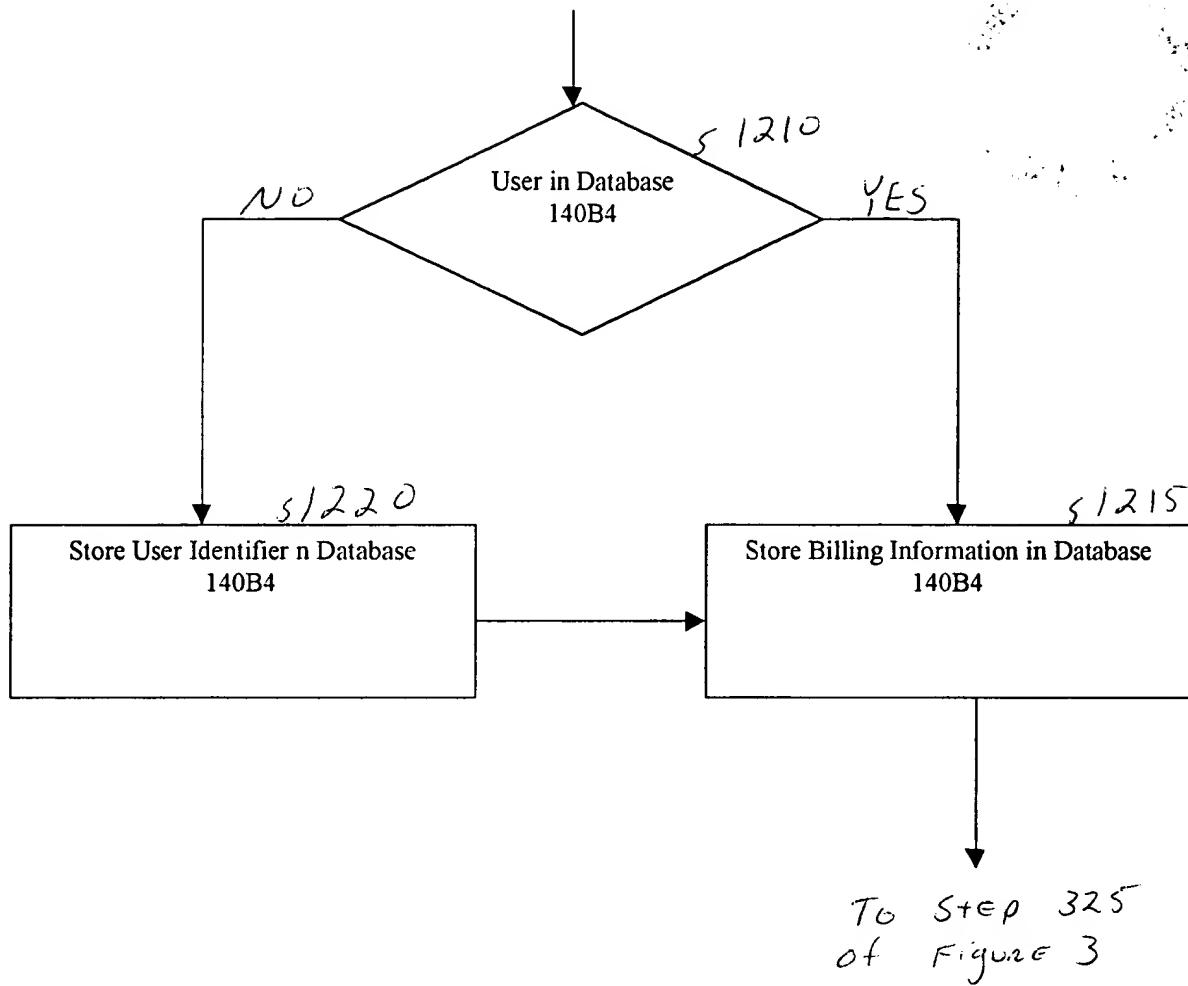


FIGURE 12

1305 7 1310 7

Unregistered User/Customer Identifiers	Billing Information
User D	Yes
User G	Yes
n	n

Figure 13

From "No" of Step 321 of Figure 3

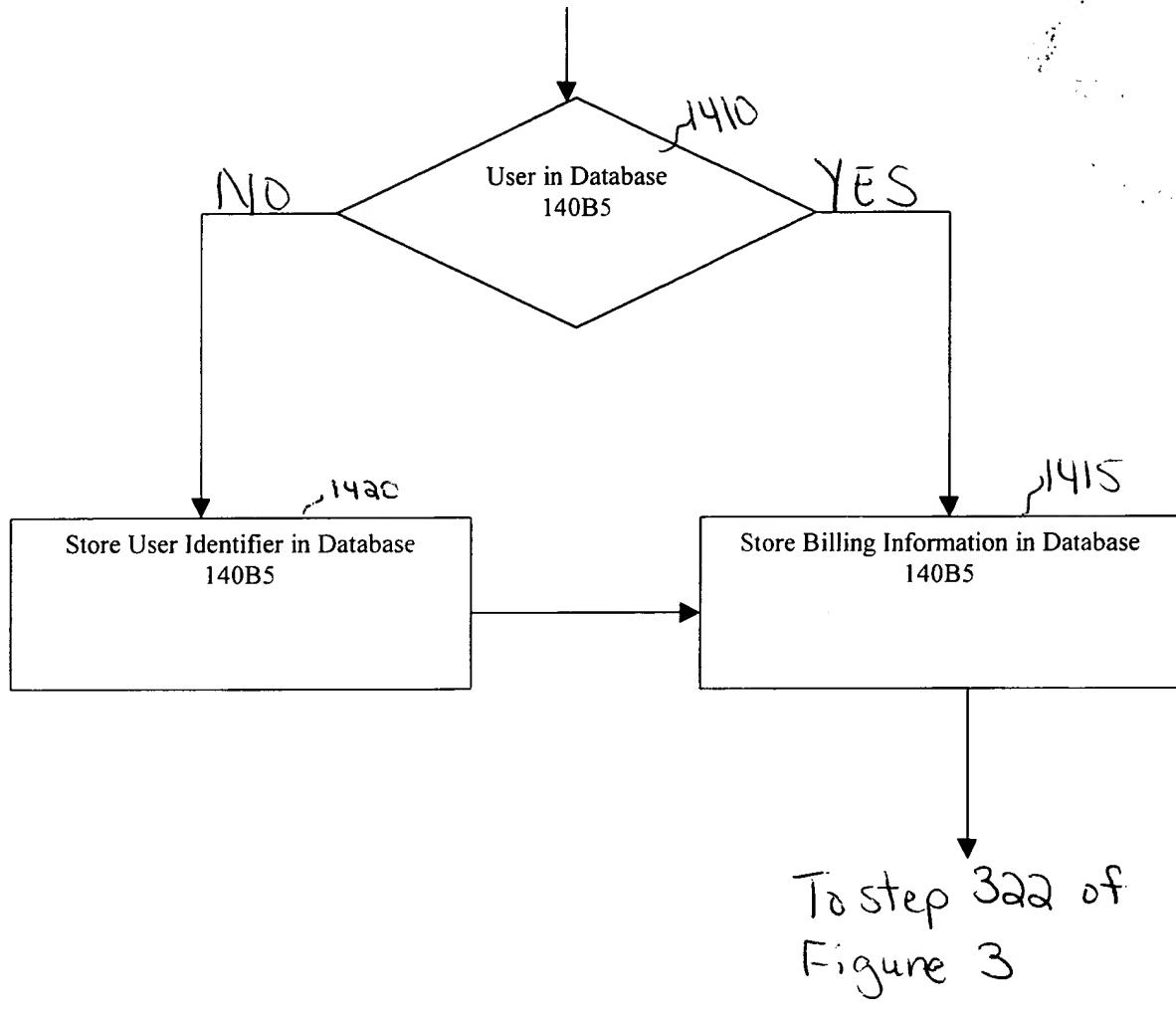


FIGURE 14

Payee Identifier	street address	City	State	zip code	payee phone number	consumer account number
Payee 1	1216 Morning Glory	Bridgeport	CO	11112-2222	(555) 555-0000	55897B7-4A
Payee 2	1311 1st Street	Central City	CA	00000-0001	(555) 555-5568	4586-58C-433
Payee 3	748 Elm Place	Townson	OR	00200-1256	(555) 555-7896	none
Payee 4	7868 Business Rd	Dallas	TX	00620-8989	(555) 555-0004	585DB-7

1501 } 1502 } 1503 } 1504 } 1505 } 1506 } 1507 }

Figure 15

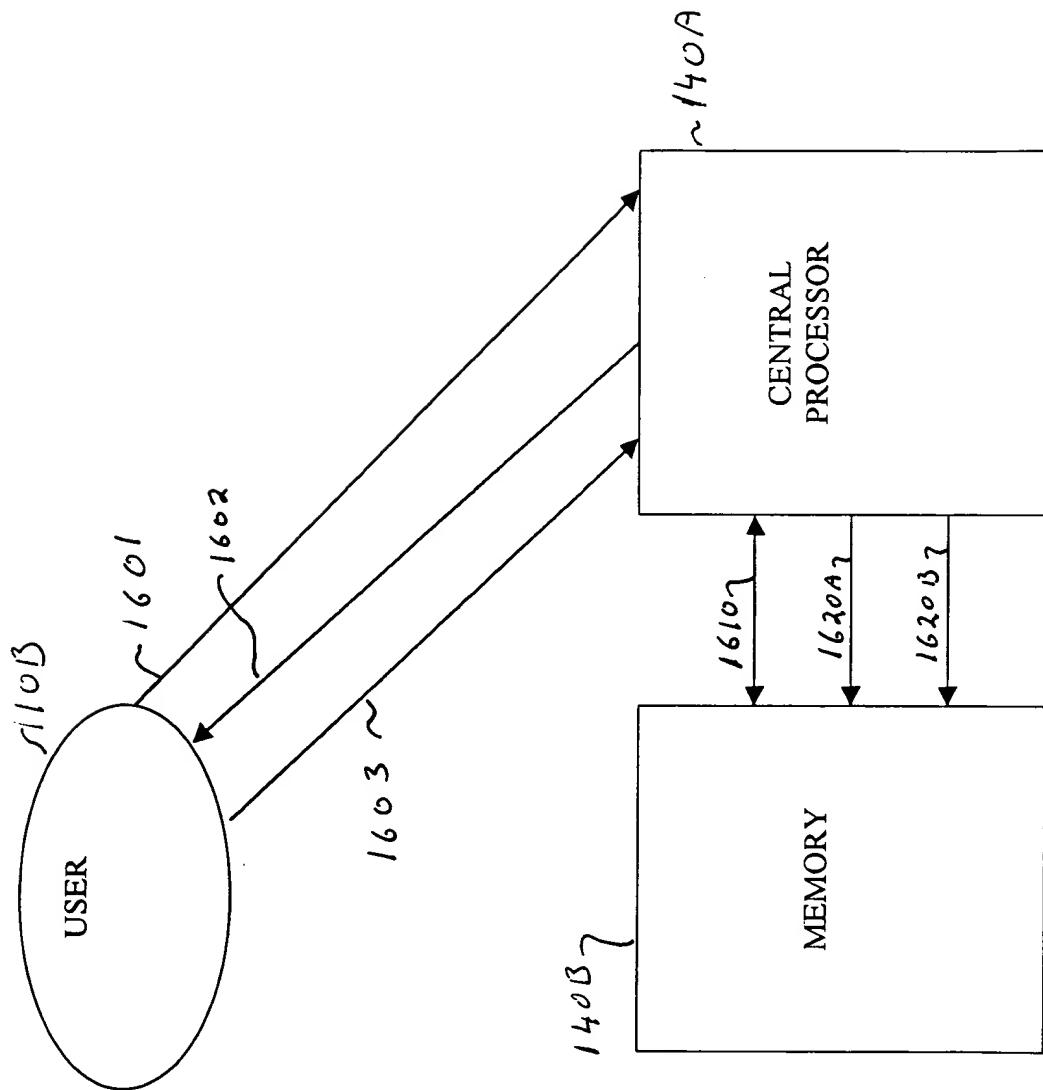
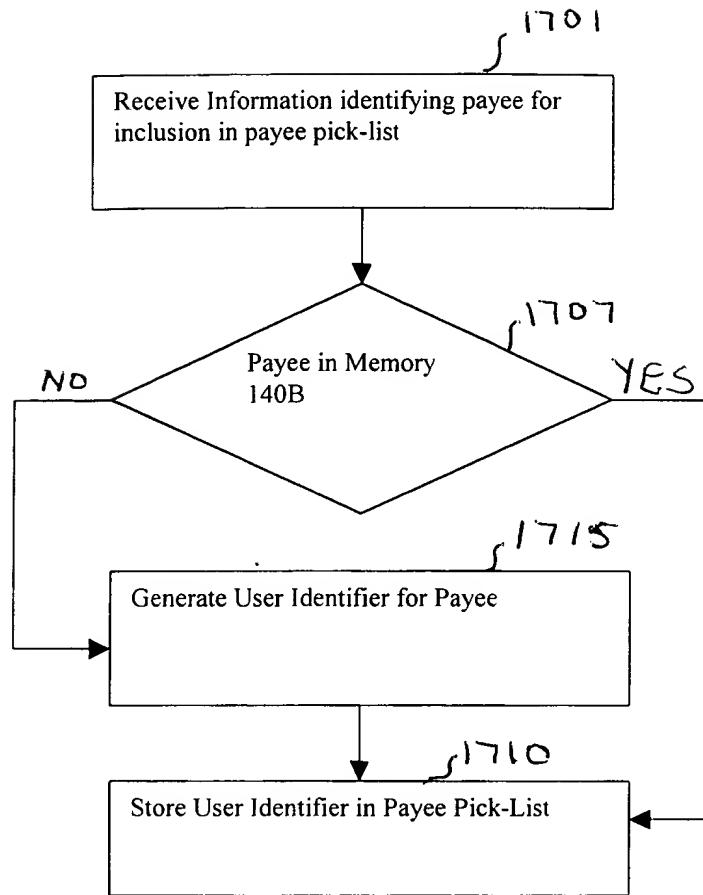


FIGURE 16



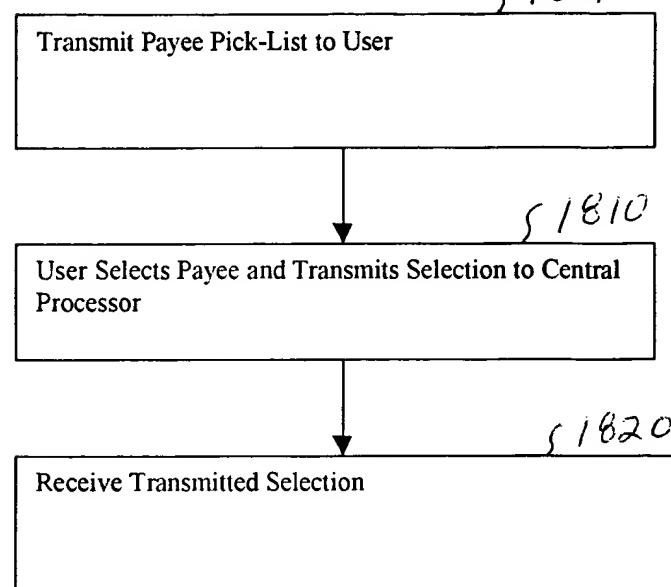


FIGURE 18

PAYEE PICK-LIST FOR USER B

1915A	<u>MAKE PAYMENT</u>	1920A
1915B	<u>MAKE PAYMENT</u>	<u>BILL WAITING</u>
1915C	<u>MAKE PAYMENT</u>	<u>SIGN-UP</u>
1915D	<u>MAKE PAYMENT</u>	1905B
1915E	<u>MAKE PAYMENT</u>	<u>BILL WAITING</u>
1920D	<u>MAKE PAYMENT</u>	<u>SIGN-UP</u>

1900m

ADD PAYEE

DELETE PAYEE

UPDATE PAYEE

Figure 19

MAKE PAYMENT

2001
PAYEE 2
1311 25th STREET ✓ 2010
CENTRAL CITY CA
200m

PLEASE ENTER PAYMENT AMOUNT

2015

SUBMIT

Figure 20

SIGN-UP

ELECTRONIC BILLING OPTIONS

- 2104 ~ ELECTRONIC BILL PLUS PAPER BILL
- 2105 ~ ELECTRONIC BILL ONLY
- 2108A ~ ELECTRONIC BILL PLUS PAPER BILL - ONE CYCLE
- 2108B ~ ELECTRONIC BILL PLUS PAPER BILL - THREE MONTHS
- 2115 ~ E-MAIL NOTIFICATION
- 2110 ~ ELECTRONIC BILL TRIAL

Figure 21

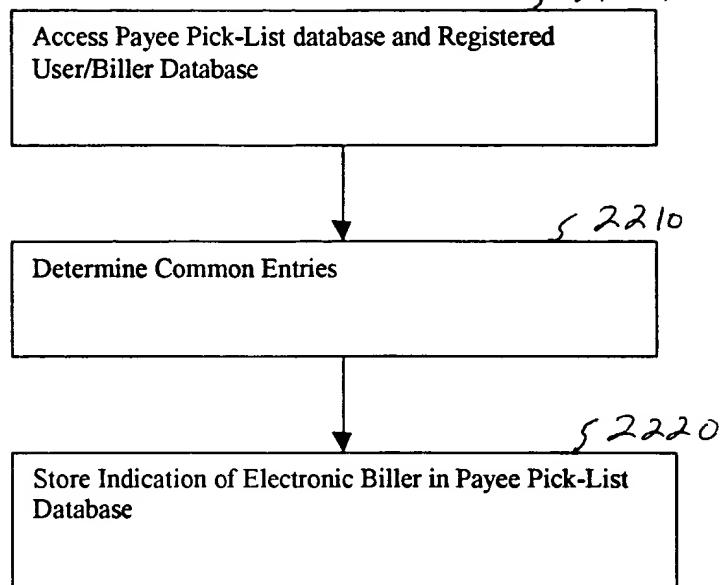


FIGURE 22

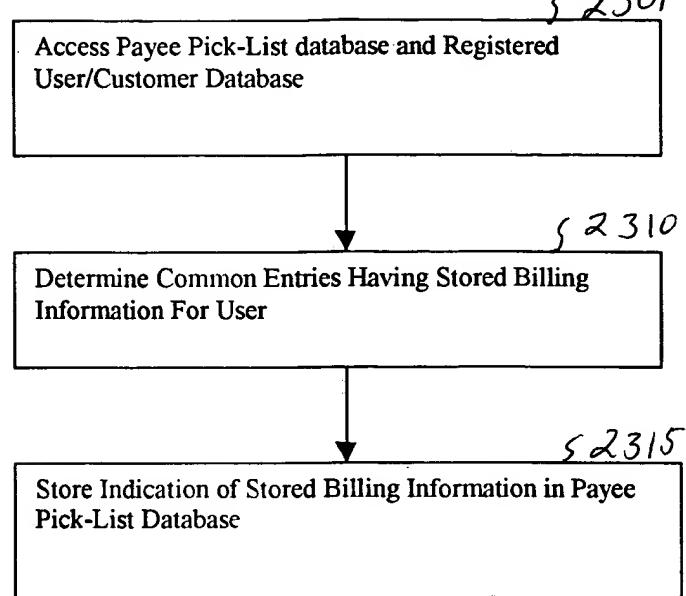


FIGURE 23

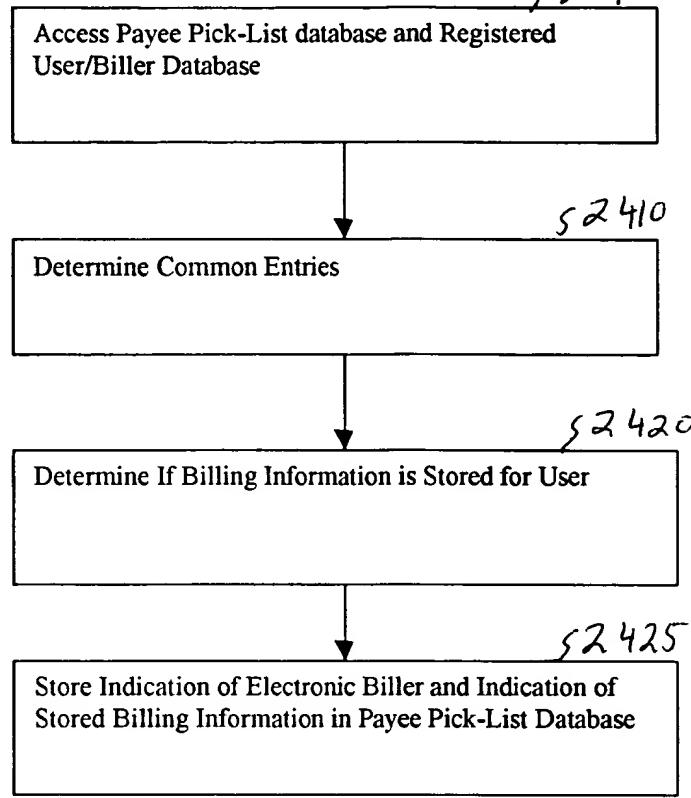


FIGURE 24

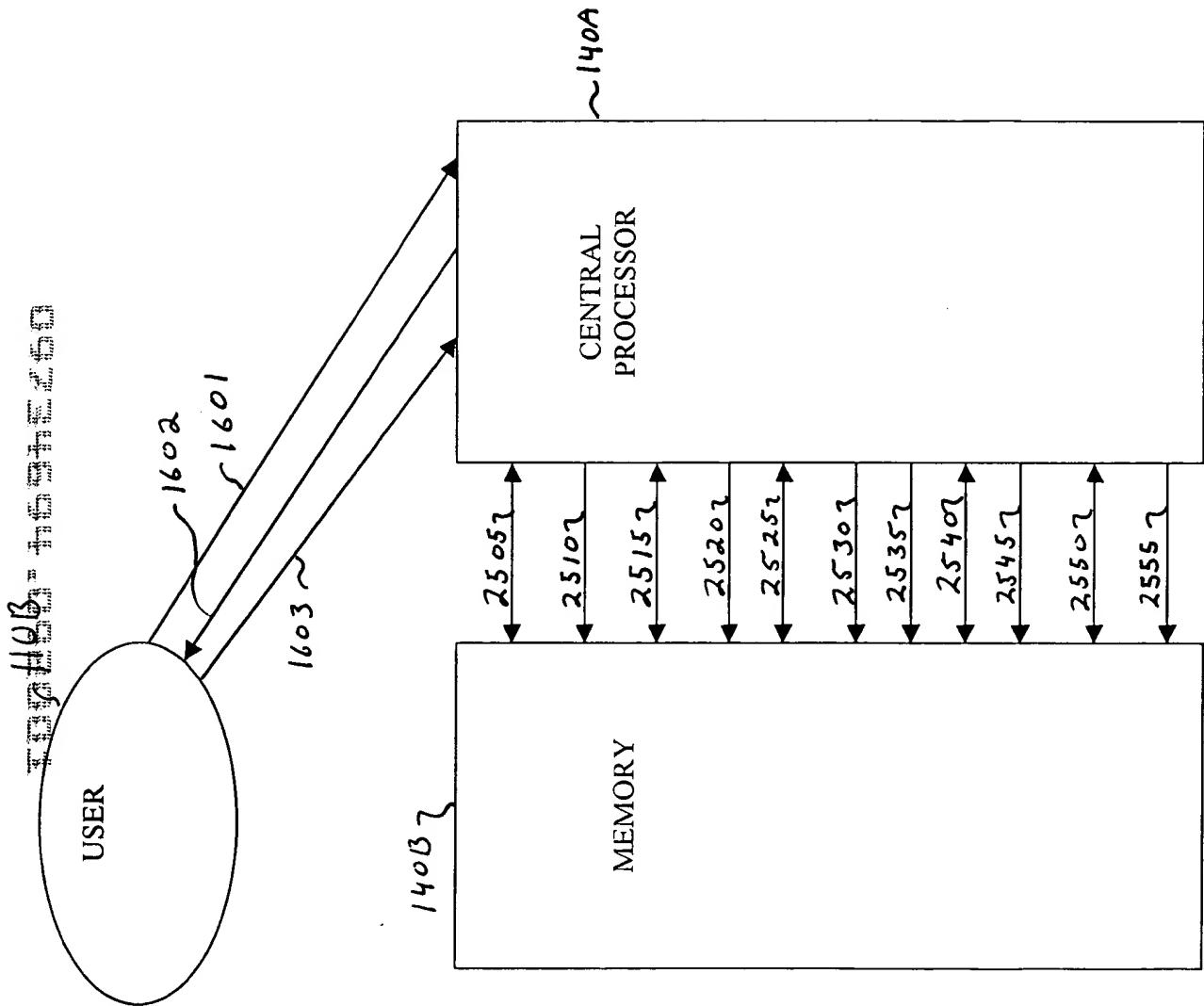


FIGURE 25

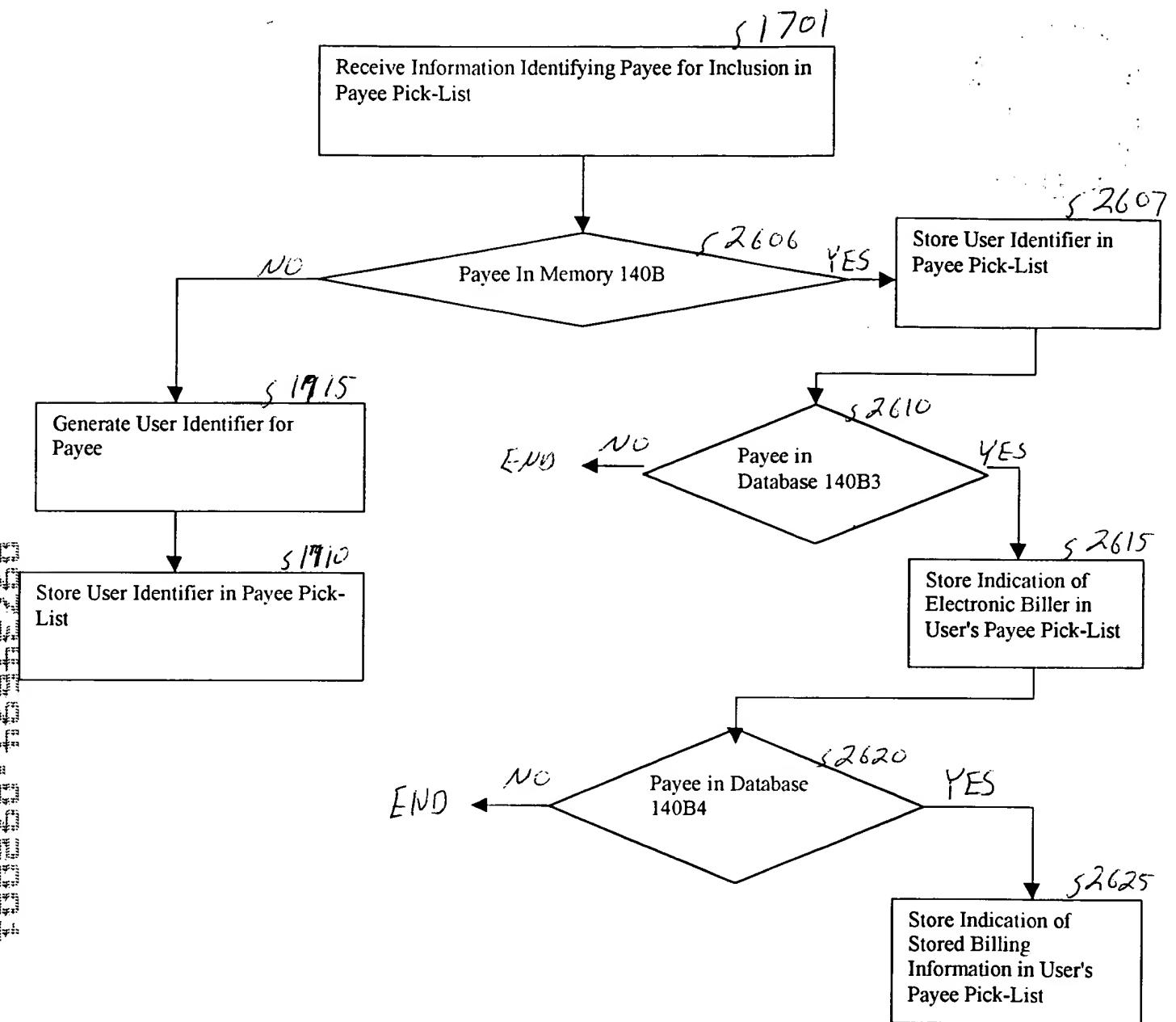


FIGURE 26

2701) 2711) 2712) 2713) 2714) 2715) 2716)

Figure 27

From Step 1701 of Figure 17

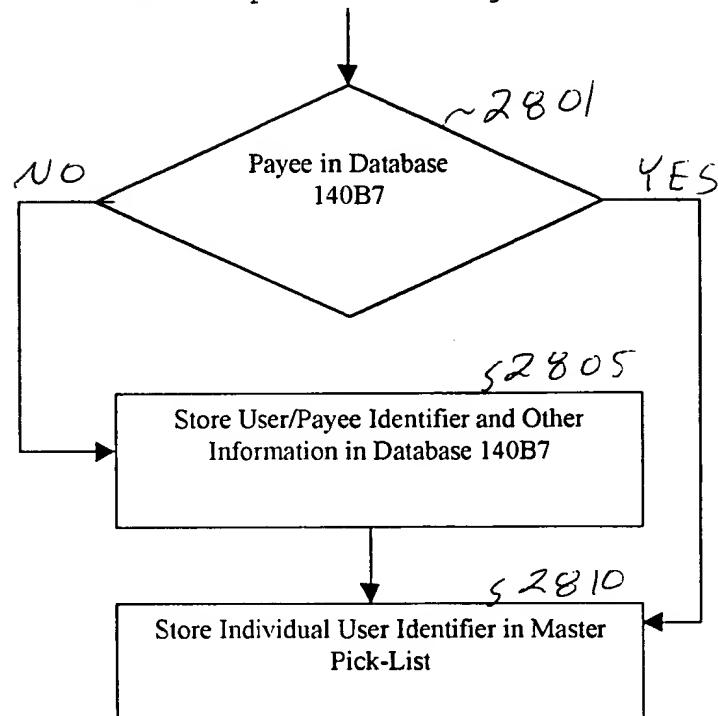


FIGURE 28

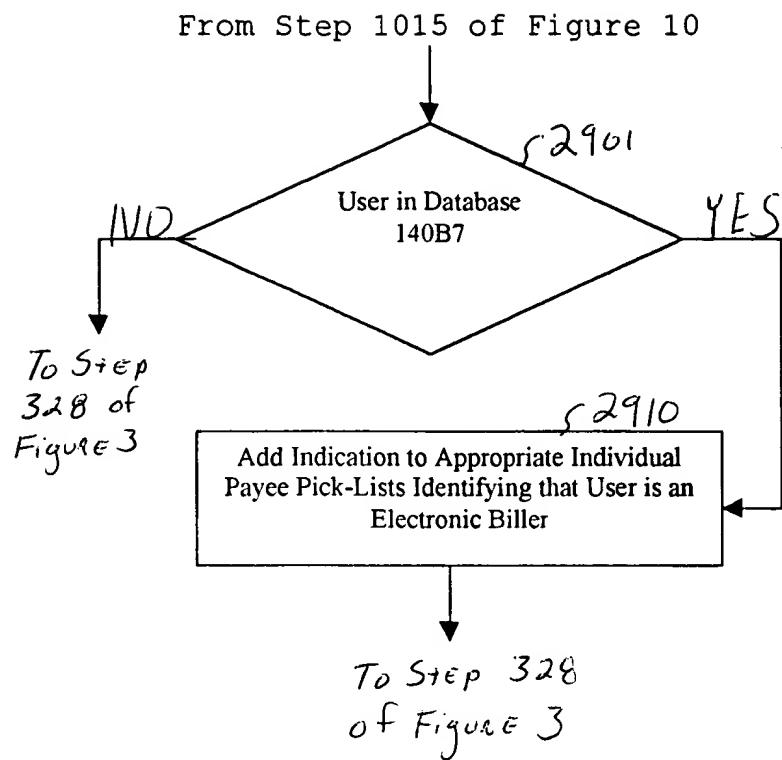


FIGURE 29

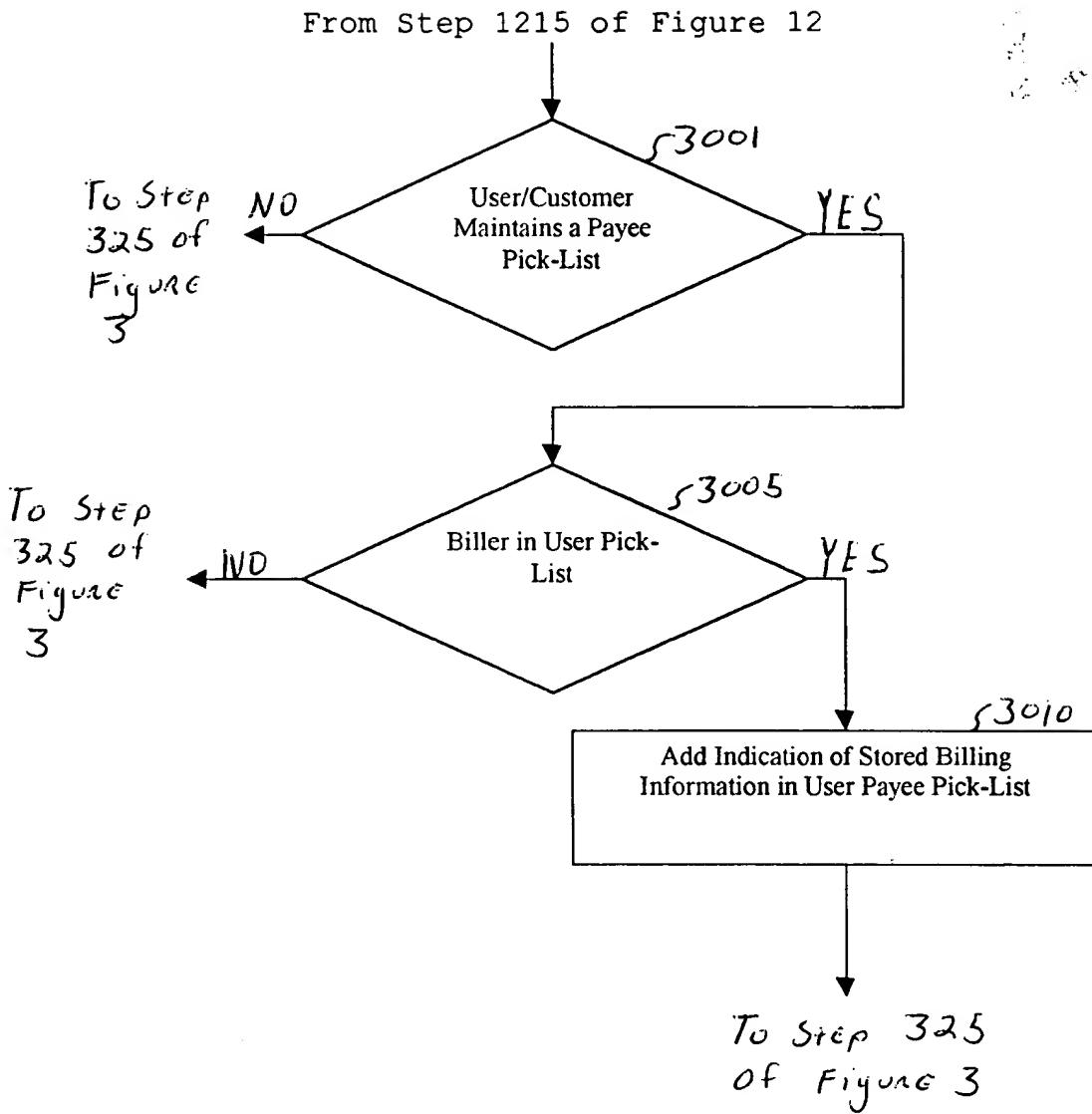


FIGURE 30

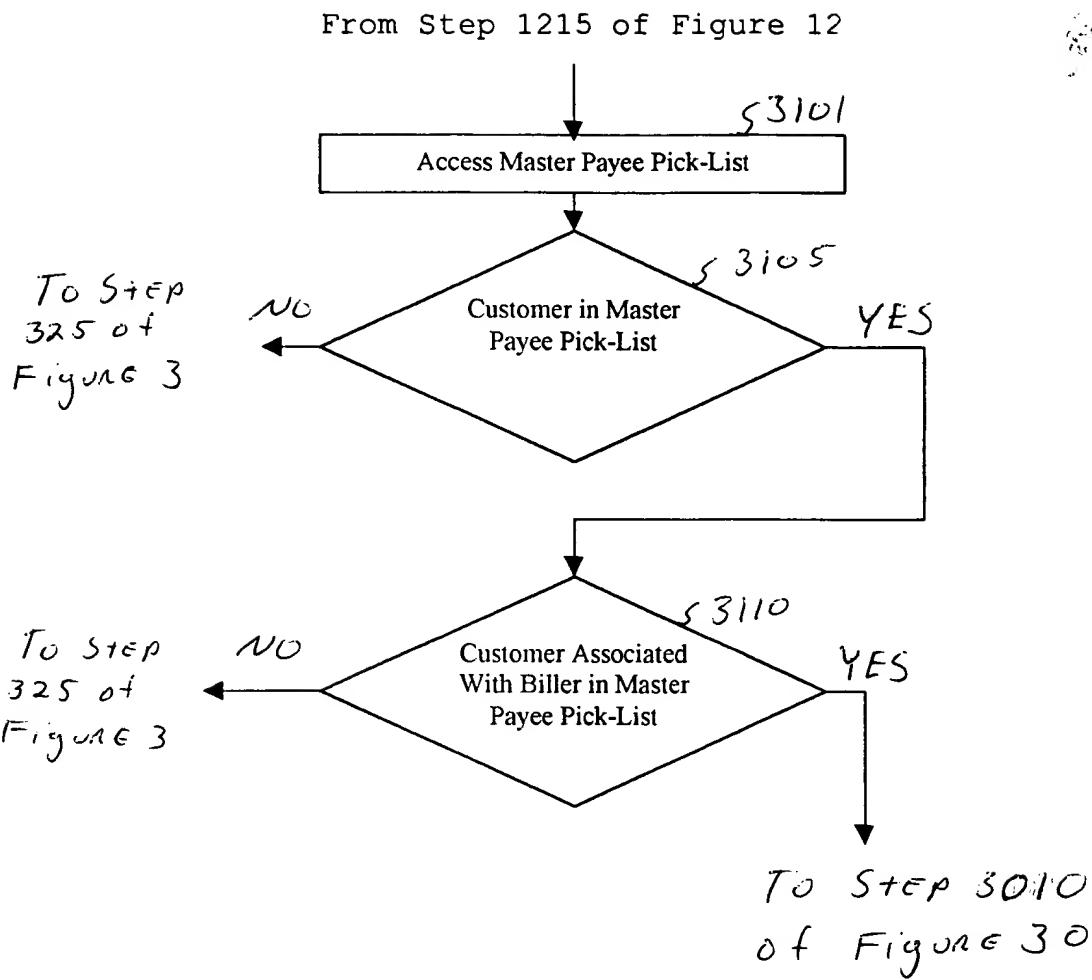


FIGURE 31

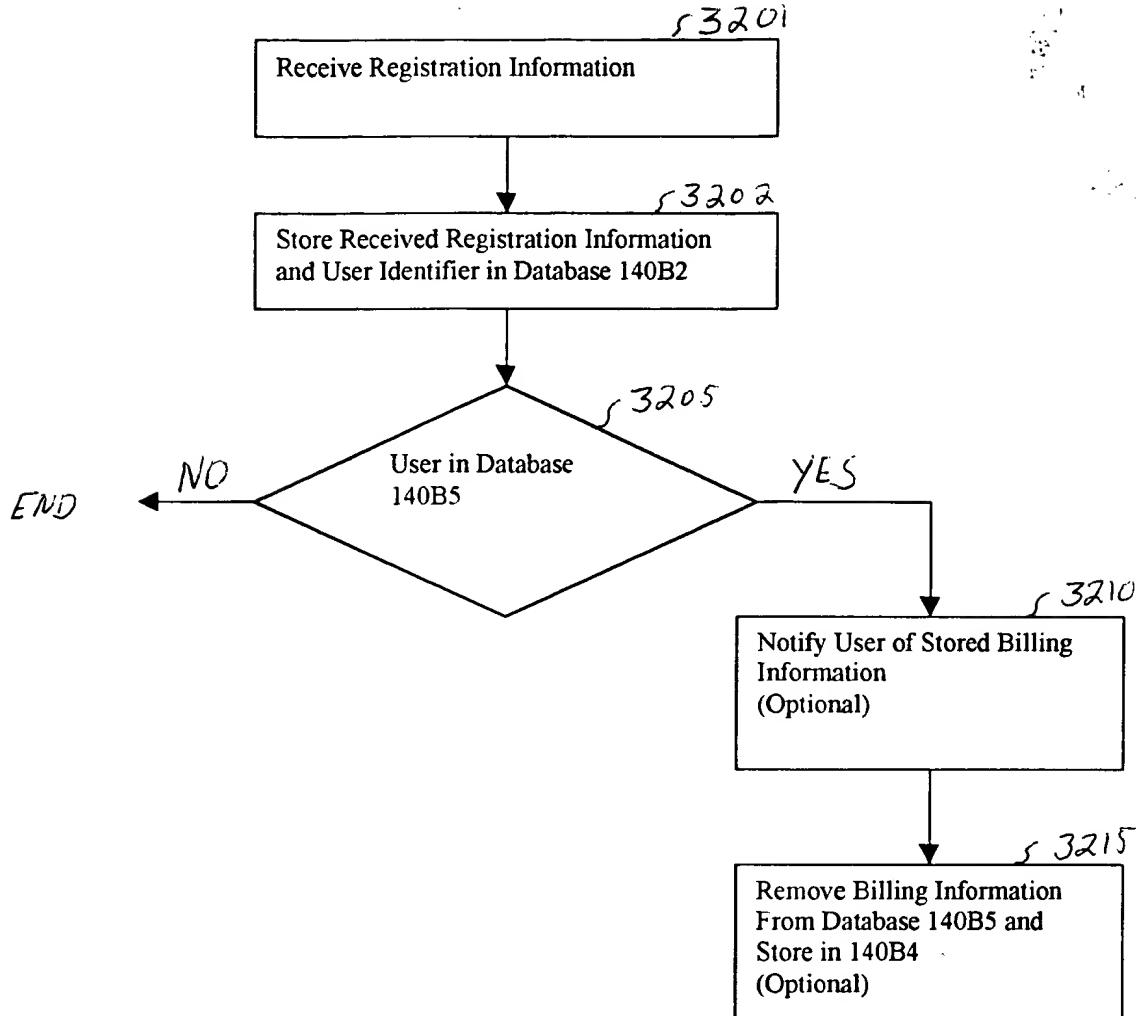


FIGURE 32